

**IN THE UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA**

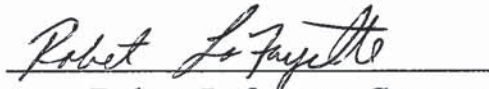
PLAINTIFF'S OPPOSITION TO DEFENDANT'S MOTION FOR ORDER SHORTENING

Defendants.

COMES NOW Plaintiff Robert Lafayette, who hereby submits his Opposition to Defendant WELLS FARGO BANK N.A. Motion for Order Shortening and states as follows: WELLS FARGO BANK N.A. is a debt collector and not a creditor pursuant to 15 USC§1692, FDCPA. Defendant received an assignment or transfer of debt after the debt was in default clearly making them a debt collector, not a creditor, only a creditor can threaten foreclosure. See Fair Debt Collection

1 Practices Act U.S.C. Title 15 Section §1692(a)(4) “The term Creditor means any
2 person who offers or extends credit creating a debt or to whom a debt is owed, but
3 such term does not include any person to the extent that he receives an assignment
4 or transfer of a debt in default solely for the purpose of facilitating collection of
5 such debt for another.

6 Respectfully Submitted

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9 Robert Lafayette, *Consumer Plaintiff*
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CERTIFICATE OF SERVICE

I hereby certify that true and correct copy of the foregoing document was served by placing it in a sealed envelope, First Class Mail postage fully prepaid, in the U.S. Mail and addressed, then mail to:

Attorney for Defendant

LAUREL HANDLEY
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Date Signed 8-18-2016

/s/ Reed L. Fyfe